



Nationwide®
is on your side

New no-lapse guarantee universal life insurance product

Nationwide® is proud to introduce a new, affordable no-lapse guarantee universal life (UL) product offering clients more flexibility, our Long-Term Care Rider II and a return of premium feature. **Nationwide No-Lapse Guarantee UL II** will be available in [mid-July 2018].

Check out the enhancements we've added for you and your clients:

	PREVIOUS Nationwide YourLife® No-Lapse Guarantee UL	NEW Nationwide No-Lapse Guarantee UL II
Underwriting classes	<p>Three nontobacco classes:</p> <ul style="list-style-type: none"> • Nontobacco Preferred Plus, 18 – 80 • Nontobacco Preferred, 18 – 80 • Nontobacco Standard, 18 – 85 <p>Two tobacco classes:</p> <ul style="list-style-type: none"> • Tobacco Preferred, 18 – 80 • Tobacco Standard, 18 – 85 	<p>Four nontobacco classes:</p> <ul style="list-style-type: none"> • Nontobacco Preferred Plus, 18 – 80 • Nontobacco Preferred, 18 – 80 • Nontobacco Standard Plus, 18 – 80 • Nontobacco Standard, 18 – 85 <p>Two tobacco classes:</p> <ul style="list-style-type: none"> • Tobacco Preferred, 18 – 80 • Tobacco Standard, 18 – 85
Long-term care (LTC)¹	Original Nationwide LTC rider	<p>Nationwide LTC Rider II:</p> <ul style="list-style-type: none"> • Coverage for informal care • More monthly payout options (2%, 3% or 4%) up to 2 times the HIPAA per diem • 4 underwriting classes available for insureds who are married or in a civil union (couples rate) • 4 underwriting classes available for single insureds
Return of premium¹ <i>Not available with Extended No-Lapse Guarantee to Attained Age 70</i>	Not available	<p>The Periodic Access Minimum Surrender Value Rider² offers:</p> <ul style="list-style-type: none"> • A 60-day window to exercise the rider that starts day one of years 16 and 21 • The return of premium amount will be the lesser of 40% of the specified amount or a percentage of adjusted premiums³ paid⁴ <ul style="list-style-type: none"> - Year 16 = 50% - Year 21 = 100%

¹ An optional rider is available for an additional charge. The availability of riders may vary by state.

² This rider is not available with the Extended No-Lapse Guarantee Maximum Attained Age 70.

³ Premium paid minus any returned premium.

⁴ The amount available for surrender will be reduced by amounts taken as loans, unpaid policy charges and any benefits paid as an acceleration of the base policy's specified amount.

	PREVIOUS Nationwide YourLife® No-Lapse Guarantee UL	NEW Nationwide No-Lapse Guarantee UL II
Extended no-lapse guarantee option	Only attained age 120	To attained age 120 ⁵ • For up to lifetime no-lapse guarantee needs • Issue ages 18 - 85 To attained age 70 ⁵ • For shorter no-lapse guarantee needs • Option to change to attained age 120 (without underwriting) during policy years 4 - 15 or prior to attained age 65, whichever is earlier • Issue ages 18 - 60
Rolling targets	12 months only	2-year rolling target
Specified amount bands	\$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000+	\$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 - \$4,999,999 \$5,000,000+
Supplemental coverage (blend)	Yes ⁶	None
Death benefit options	Option 1 (Level), Option 2 (Increasing)	Option 1 (Level)

⁵ Attained age is the age of the insured on their birthday nearest the policy issue date plus the number of completed policy years.

⁶ The supplemental coverage feature was discontinued for new business in 2016.



Please don't hesitate to contact Nationwide if you have any questions about our newest no-lapse guarantee UL product.

National Sales Desk	1-800-321-6064
Brokerage General Agents (BGAs)	1-888-767-7373
Nationwide Financial Network® (NFN)	1-877-223-0795



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• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Guarantees are subject to the claims-paying ability of the issuing insurance company.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that vary based on the policyowner's decisions and the characteristics of the insured, including sex, health, age and tobacco usage. Riders that customize a policy to fit individual needs usually carry an additional charge.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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FLM-1162AO.2 (08/18)



Transition Guidelines

Nationwide® No-Lapse Guarantee UL II

We are very excited to announce that on August 27, 2018, Nationwide is introducing a new No-Lapse Guarantee (NLG) Universal Life product, Nationwide No-Lapse Guarantee UL II. As of August 27, 2018, not available in CA, NY, MT, DC, MA, PR, VI subject to change.

Please use these Transition Guidelines as you introduce the new product to your clients.

Old Product	New Product
Nationwide YourLife No-Lapse Guarantee UL	Nationwide No-Lapse Guarantee UL II

Important Dates

Application Signed Date Monday, December 31, 2018	<ul style="list-style-type: none"> Old product: Applications for the old product must be signed on or before December 31, 2018 to be eligible for the product New product*: Applications signed after December 31, 2018 will be considered an application for the new product, contingent upon state approval
Application Received Date Sunday, January 13, 2019	<ul style="list-style-type: none"> Old product: Applications for the old product must be received in the Home Office on or before January 13, 2019 to be eligible for the product New product*: Applications received after January 13, 2019 will be considered an application for the new product regardless of the application signed date
Funding Deadline Friday, March 8, 2019	<ul style="list-style-type: none"> Old product: In addition to the above deadlines, the policy must also be in force and funded by March 8, 2019

1035 Exchanges

- For policies funded by 1035 money in any state, the In-Good-Order (IGO) 1035 paperwork must come with the application with the same date restrictions above. The 1035 requests then will be sent to the relinquishing carrier by Nationwide and tracked following standard procedures. These cases will have an extended funding deadline of May 17, 2019.

Backdating for new products

- Policies can be backdated to save age although they may not be backdated prior to the state approval date. Please refer to your state backdating guidelines as not all states have the same backdating rules.

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Underwriting Deadline

Sunday, January 13, 2019

Reopening applications for the old product

If applications for the old product have been closed – and then reopened after January 13, 2019 – they will be considered an application for the new product. This applies to applications closed due to outstanding underwriting requirements or otherwise “not taken” – and regardless of the original application signed date.

Pending Business

Up until December 31, 2018, any pending cases for the old product will continue to be underwritten as such unless we receive a request to change to the new product. After that date, a new application will be required for the new product.

All applications for the new product are contingent on state and firm approval of the product.

***PLEASE NOTE:** Transitioning to the new NLG II product will require a new version of the application (along with additional required forms) to be submitted. See list of forms below.

Also, due to a new rate class being available with the NLG II product, the underwriting offer could be a different rate class.

Forms for NLG II Product:

Required:

- Sales Proposal
- Life Applications, Part A and Part B

If Applicable:

- Policy Change Application for Life Insurance
- Personal Worksheet (PA, TX and UT)
- Long-Term Care Rider Replacement form
- Long-Term Care Rider Supplement
- Aviation Questionnaire
- Drug Questionnaire
- Foreign Nationals or Foreign Travel Supplement to Application
- Hazardous Avocation Questionnaire
- Military Status Questionnaire

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



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Nationwide®

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LAM-3013AO

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